

REMARKS

This application has been reviewed in light of the Final Office Action of October 6, 2008 (“Final Action”) and the Advisory Office Action of February 13, 2009 (“Advisory Action”). Claims 4-7 are presented for examination, of which Claims 4 and 5 are in independent form. Favorable reconsideration is requested.

The Advisory Action indicated that the 35 U.S.C. 112, 1st paragraph rejection issued in the Final Action has been obviated and that Applicants’ amendment of January 30, 2009 has been entered.

On page 4, the Final Action indicated that due to the outstanding 35 U.S.C. 112, 1st paragraph, rejection, certain recitations of Claims 4-7 were not treated on the merits with regard to the analysis of the patentability of those claims under 35 U.S.C. 102 and 103. In an e-mail dated February 23, 2009, the Examiner indicated that in view of the 112, 1st paragraph, rejection being obviated, each recitation of Claims 4-7 would be treated on its merits upon the filing of an RCE. Applicants’ thank the Examiner for the courtesy of his e-mail and respectfully request that the Examiner analyze the patentability of Claims 4-7 with consideration being given to each recitation of the claims.

It is believed that this Amendment represents a complete written statement as to the substance of the interview, in accordance with M.P.E.P. § 713.04.

The Final Action rejected Claims 1, 2, and 4-6 under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,826,241 (*Stein*); and rejected Claims 3 and 7 under 35 U.S.C. § 103(a) as being unpatenable over *Stein* in view of U.S. Patent No. 6,636,833 (*Flitcroft*). The previous cancelation of Claims 1-3 renders their rejection moot. Applicants continue to respectfully traverse the rejections with regard to Claims 4-7 and submit that independent Claims

4 and 5, together with the claims dependent therefrom, are patentably distinct from the cited art for at least the following reasons.

As best understood by Applicants, *Stein* provides a “. . . payment system for enabling a first Internet user to make a payment to a second Internet user, typically for the purchase of an information product deliverable over the Internet.” *See Stein*, Col. 2, lines 6-10. “Security is maintained by isolating financial and credit information of users’ cardholder account from the front end portion of the payment system and by isolating the account identifying information” *See Stein*, Col. 2, lines 24-27. While *Stein* may isolate account identifying information, nothing has been found in *Stein* to teach or reasonably suggest “requesting, by a merchant, that the provider return a secondary transaction number (STN) in lieu of returning the account number,” as recited by Claim 4.

Accordingly, the rejection under 35 U.S.C § 102(b) is believed obviated, and its withdrawal is respectfully requested.

Independent Claim 5 includes a requesting feature similar to that discussed above with respect to Claim 4. Therefore, that claim is also believed to be patentable for at least the same reasons as discussed above with respect to Claim 4.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

/Jonathan Berschadsky/
Jonathan Berschadsky
Attorney for Applicants
Registration No. 46,551

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
Facsimile: (212) 218-2200

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